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THE EDUCATIONAL FEATURES OF A REFORM SCHOOL.

THE Educational Features of a Reform School should be designed to meet and counteract the tendencies and associations which experience shows to have been the most common causes of juvenile commitments.

The majority of our juvenile delinquents (and it is with *juvenile* delinquents that my paper has to do) I believe to have been more sinned against than sinning, and no worse, and often better, than more clever companions who have been skillful enough to evade the clutches of the law.

The three great heads under which they are arraigned are truancy, vagrancy and the different degrees of larceny, the first two being usually the result of improper supervision at home; and the third being often a pretty direct result of the other two.

Improper supervision at home involves classes of people widely different in character. It includes intemperate parents, dishonest parents, immoral parents, tactless parents, shiftless parents, unsympathetic step-fathers and step-mothers, and a large class of honest and hard-working parents or guardians,

whose very labor to support the little ones, make it impossible for them to give the time necessary for their proper bringing up.

The children of all of these are apt to drift into the streets—absolutely free from restraint, and with no safe-guard other than chance—or inherent strength of character—to prevent their falling victims to the hundreds of temptations about them.

Fear of a flogging for having stayed out too late often starts a boy off as a truant or a vagrant; the unremunerative character of both these occupations often leads to the first theft; and human experience knows well how easy is the second step when once the first has been taken. And so, many little ones, who very properly are committed by magistrates to different institutions as likely to become menaces to society, are really the thoughtless little victims of culpable or unavoidable lack of restraint or of improper supervision at home.

From the nature of things these children come almost entirely from the ranks of the poorer and the laboring classes—not that, inherently, poverty or labor would tend to make them vicious, or that, by nature, they are any worse than the children of the rich; but because the surroundings among which honest poverty has to live, have also in them, unavoidably—in the big cities—the elements of vice and shiftlessness which make many of the neighbors *deservedly* poor, and because the honest laboring man and woman often have no leisure to counteract these influences upon their children, while the children of the richer classes, often with natural tendencies no better, not only lack the temptations of vicious surroundings, but are almost constantly under more or less supervision which tends to prevent or smooth over many a boyish scrape for which their less fortunate little fellow-citizens would probably be committed to a Reformatory.

Whatever the reason of their commitments, however, the character of the classes from which these children are gathered should exercise a very important effect upon the nature of the education in a Reform School. This, of course, should tend to prepare them for the position in life which they probably will occupy afterward, and which the influence of the Reformatory should, if possible, prepare them to occupy honestly.

First of all, a strict adherence to regular hours is the first step toward counteracting the freedom from restraint which probably first landed them in trouble; as well as the first step toward serving to accustom them to the routine which is so necessary an element in the life of a successful laboring-man, clerk or artisan.

From the time they rise in the morning until they go to bed at night, everything should be done at regular times—be it manual labor, school, or play—until, gradually, being constantly occupied becomes almost a second nature to them, as was unrestrained freedom before they came to the Reformatory.

The day's routine should include enough recreation in the open air to allow for the child's physical welfare and for the proper display and outpouring of animal spirits so necessary a part of a normal child's composition; and the rest of the day, —outside of recreation, meal-times, and the wash-room—should be pretty evenly divided between the learning of a trade or useful occupation, for possible use afterwards, and the school—which in many cases has hitherto been sadly neglected for the streets.

The needs of a large institution in the lines of tailoring, shoe-making, printing, carpenter's work, cooking, etc., etc.,—and, for the girls, washing, sewing, and mending—form an excellent nucleus for the apportionment of the children to the learning of useful trades; and for those who are left over, other regular employment should be found, interesting in character, and with a view to future usefulness.

The most radical of these extra employments, at the House of Refuge on Randall's Island, has been the erection of a large ship on the lawn in front of the building—built from the deck up with masts, sails and rigging, exactly like those of a regular ship; and every day a large class, under the direction of a skilled sailor, is taught the principles of seamanship. The boys climb the rigging, furl and unfurl the sails, become familiar with nautical terms and directions, and are fitted for beginning the duties of a sailor's life—so attractive, and in many cases so advisable for boys of a roving disposition, or with improper home surroundings.

The aim of the schools should be a careful grounding in the common school branches—reading, spelling, writing, arithmetic, geography, and the like. Especially should the children be taught proper forms of letter-writing, the preparation of accounts, and all the little essentials of clearness and neatness so necessary to satisfactory clerical work, into which many of them may drift.

Lectures upon civil government, hygiene, or topics of general interest, and a knowledge of the history of their own country, are also advisable; but the end of the schools in the majority of cases should be a careful grounding in the branches which will assist the children in the simple earning of an honest living.

On general principles more elaborate schooling is inadvisable, unless in special cases, and with direct reference to assistance in skilled artisanship or something of a similar nature.

So we have, as essential—

A habit of industry.

The regulation of hours.

The learning of a trade.

A good grounding in the common school branches.

And, in all of them, a proper regard must be had for discipline. Whatever rules have been formed for their conduct the children should be constrained to live up to and assume carefully, for every reason; and especially to teach them that a proper regard must always be had for the laws of the community in which they live.

But, essential as all of these matters are, and much improved as a child may be, and probably will be by them, a thing too often neglected, and a thing of the greatest importance, to my mind, is a personal influence on the children, born of real interest in them as individuals.

The lack of supervision which has brought so many of them to the Reform Schools has also resulted in many cases in the elements of love and affection being shamefully neglected in their lives; and the putting of those qualities *into* their lives is the best and most practical way of making them better children.

Unfortunate is the Institution which has for its controlling power men and women who care nothing for the children themselves, and who prefer strict order and discipline—based on fear of punishment—to justice and a proper regard for the child's self-respect.

I contend that the whole attitude of the power of a Reformatory should be that of encouragement—to show the boys what splendid fellows they can be, rather than what bad fellows they are! The endeavor should be to find out and develop what is good in a child, rather than to be constantly spying out for what is bad; and never should a child's self-respect be unnecessarily trodden down.

The whole attitude should be to treat the children as honorable children; to believe their statements, unless forced to disbelieve them; and not, as I often have seen, in different Institutions, to regard them all on general principles as unworthy of belief unless their statements are proved.

The natural tendency is for a boy, or a man, to want to be as good a fellow as you think him; and showing him in your treatment of him the tremendous satisfaction of being respected and of being considered a trustworthy, honorable fellow, will often give the necessary spur to those faculties—so long dormant—and lead to the making of an honest man; while distrust and lack of respect in the treatment of the same boy would perhaps lead to the making of a dishonest man, by developing the antagonism and rebellious spirit which such treatment ought to arouse in any fellow of naturally decent feeling.

Then, so far as possible, among your Managers, your Superintendents, your teachers, and your employes, have men and women capable of feeling a real interest in the children themselves; and let that interest develop until every boy and girl in the Institution feel that they have a real friend who cares, through affection for them, whether or not they turn out well.

Let there be no child under your care, who has not some friend to whom he *knows* his well-doing will give pleasure, and his ill doing will give pain.

It will be an incentive which many of them never have known

before, and which in most cases ought to develop their finest feelings.

Of course the children must feel that—just as with law-abiding citizens outside the Institution—rules must be obeyed, and discipline must be preserved; but let that discipline be administered under a direction which places justice at the head; which is willing, in the interest of justice and truth, to acknowledge and make reparation for an error known; and which is ever tempered with a loving interest in the children themselves—that circumstances often have denied to them before—and which I believe to be the most important of all the elements which shall make of them good, honest, self-respecting men and women.

EVERT JANSEN WENDELL.

PAUPERISM AND CRIME.

THE ordinary definition of a pauper is one who has become a charge upon the public; but as applied to a foreigner, there is a disposition widely extended and firmly lodged in the minds of many of our people, to have it embrace arriving immigrants who have little means, notwithstanding they may possess in a marked degree the physical capacity and apparent willingness to gain a livelihood by labor.

Mr. Gladstone, in a speech delivered in the House of Commons on the 11th day of February last, in speaking to the amendment relating to destitute aliens, among other things said, "Now the first thing we have to consider is what is meant by the words 'destitute aliens.' What aliens are destitute? * * * * * How can we make good that definition of a destitute alien, of a man who is supporting himself by wages which he earns, which his employer is willing to give him, and with which he is contented? In what sense is he destitute? He is destitute in this sense, that if he had not got employment, and wages as a result of such employment, then he would be destitute. Yes sir, but that is the definition of the condition of the entire laboring population. They are not destitute, but they would be if they did not get the wages which they earn in their trades."

Upon this point Commissioners Kempster and Weber, who as representatives of the Government visited Europe in the summer of 1891, to investigate and report upon the subject of immigration to this country, used this language: "In investigating your proposition with reference to pauperism, the question was raised as to the definition of the word 'pauper' within the meaning of existing law. We did not regard a person as a pauper who presented every appearance of industry, willingness and physical capacity to labor, even if his means on landing were limited, nor yet if he was assisted by friends, relatives or philanthropic persons, unless such assistance implied a leaning

upon others for support. The greatest number of those arriving within the last year, who, because of special conditions surrounding their cases, received assistance en route, were Jews, yet they very rarely became a charge upon the public. Indeed, no race or nationality presents so clean a record in such respect as they. A person who by reason of unexpected misfortunes or persecutions is deprived of his accumulations, who has been subjected to pillage and plunder while fleeing from the burdens which have become unbearable, if capable of supporting himself and family—if he has one—with a reasonable certainty after obtaining a foothold, and that foothold is guaranteed by friends or relatives upon landing or strong probable surrounding circumstances, is not, according to our definition, a pauper. The history of this country is full of instances of men from all countries who have reached great prominence in our commercial, financial, professional and legislative bodies both in State and Nation, who would have been returned as paupers if the standard of pauperism was based upon money possessions when landing."

It is true that foreigners contribute an undue quota of paupers and criminals in proportion to their numbers, but they are burdened with excessive conditions from which the natives are free, and in weighing the value of immigrants there should be taken into the account the vast net benefits which we derive from the influx as a whole. They come into a strange country where new customs and methods confront them, many of them unfamiliar with our language, and to this extent start handicapped in the competition for a livelihood. We should rather wonder at the small number who become discouraged and yield to the temptation of crime, or, heartsick and despondent, apply for relief to the poor authorities.

Viewing the subject simply from the standpoint of dollars and cents, which is perhaps a very low but a very practical one, the incoming of foreigners has been, now is, and I believe for a long time to come will be, the best investment this nation has yet made. Charge against them all the cost of crime and pauperism—going back a generation or two, if necessary—charge

against them all the real and alleged evils of their influence in the administration of the municipal affairs of our cities where foreigners or those of immediate foreign extraction predominate, and the net advantage remaining is still colossal. Formerly it was estimated that every able-bodied arrival added a thousand dollars to the wealth of the country, and if this is correct, it is not a difficult calculation to measure the gain to the State of New York for the year 1892, during which period about 40,000 families settled therein. Assuming that only the heads of those families were able-bodied producers, and this is a liberal assumption on the opposite side of my contention, it meant an increase of \$40,000,000 to the resources of the State. The cost of the alien criminals and paupers who cannot under any system of inspection or plan, other than total prohibition of immigration, be entirely eliminated, is absolutely insignificant in comparison. Nor is there any convincing evidence that the value of the immigrant has diminished. The fact that he comes indicates that the conditions here require him. The movement is not a haphazard one, nor is it based on whim or caprice; except as to Russia, it is in obedience to the law of attraction, not repulsion. It is founded on the law of supply and demand. Place the figures of arrivals alongside of your years of panic or industrial distress, and you have a plain revelation.

The arrivals of 79,000 in the panic year of 1837 were cut down to 38,000 in 1838. In 1857 the arrivals were 246,000, falling to 119,000 the following year. The next panic year of 1873 showed 450,000, dropping to 313,000 in 1874, 227,000 in 1875, 169,000 in 1876, 141,000 in 1877, 138,000 in 1878, rising to 177,000 in 1879, and regaining its normal volume of 457,000 in 1880.

Immigration statistics have proven an unfailing barometer indicating industrial conditions, and in tracing immigrants to final destination in this country, it will be found that the movement is most sluggish where development is least active; or in other words, where the immigrant is a novelty, the sheriff is a necessity.

Of course it is not contended that we should let in every ap-

plicant, simply because there is, and will continue to be, a large balance on the credit side of the account; but I regard it as an unwise policy to close the gates, wholly or in great part, whether in express terms of law or indirectly by alleged improvement in the method of inspection. I am in favor of any plan practicable in its enforcement and honest in striking at real evils, having for its object the exclusion of those who are physically and mentally weak, vicious, diseased, dangerously ignorant, or whose labor is contracted for abroad to the detriment of the better paid and higher grade labor of this country.

The statistics, however, should not be twisted to strengthen demagoguery or foster narrow-minded prejudice. If the census returns are made so as to show that about 15 per cent. of our population is made up of persons of foreign birth, the tables of crime and pauperism chargeable to aliens need not be swelled in their totals by adding to the foreign born those who were born here of mixed or foreign parentage. The figures, in respect of crime at least, do not exhibit marked improvement of foreign stock by contact with our civilization. On the contrary, one nationality, according to the census returns, shows the following, viz.:

Foreign born parents of foreign born criminals, 11,118.
Foreign born parents of *native* born criminals, 16,695.

The pauper statistics of the same nationality make a more gratifying exhibit, showing a reverse result, but of increased emphasis, viz.:

Foreign born parents of foreign born paupers number, . . 28,256.
Foreign born parents of native born paupers number, . . . 3,758.

These figures seem to indicate that the Americanized generation improves as to pauperism, but retrogrades as to crime.

In analyzing the census statistics of criminals and paupers of foreign extraction there were developed some interesting, and to me surprising exhibits, differing so materially from popular belief that I append a table extracted from the returns and arranged in groups for purposes of ready comparison.

	CRIMINALS, WHITE.				UNITED STATES CENSUS OF 1890.				PAUPERS, WHITE.			
	Total number of white criminals.....				Total number of white paupers.....				Total number of white paupers.....			
Immigrant arrivals from 1886 to 1890 inclusive. (No statistics of immigrants from British North American Possessions since 1885.)												
England.....	390,719				40,471	766				36,656	55	
Scotland.....	85,619				15,932	278				27,648	416	
Ireland.....	259,448				907	2010				2,274	234	
Wales.....	6,332				21,937	569				21,519	437	
Total, Great Britain.....	673,158				15,932	431				27,648	563	
Canada, English speaking....	673,158											
Total, English speaking....	673,158											
Italy.....	197,805											
Poland.....	19											
Russian.....	183,445											
Hungary.....	76,505											
Total, South Europeans.....	457,765											
		Number of natives with one foreign parent, and birth place of parent.	Number of natives both parents foreign, with birth place of parents.	Number of natives both parents foreign, with birth place of parents.	Number of natives both parents foreign, with birth place of parents.	Number of natives both parents foreign, with birth place of parents.	Number of natives both parents foreign, with birth place of parents.	Number of natives both parents foreign, with birth place of parents.	Number of natives both parents foreign, with birth place of parents.	Number of natives both parents foreign, with birth place of parents.	Number of natives both parents foreign, with birth place of parents.	Number of natives both parents foreign, with birth place of parents.
		1,951	8,811	833	37,385	602	2,193	162	38,995	162	38,995	162
		278	293	154	4,041	100	108	29	1,990	29	1,990	29
		2,229	9,104	1,017	41,426	702	2,231	191	40,985	191	40,985	191
		5	33	4	1,209	3	0	1	318	1	318	1
		1	19		339	1	18		475		475	
		3	16	2	382	1	2	2	135	2	135	2
					262		3	3	107	3	107	3
		9	69	6	2,192	5	32	6	1,035	6	1,035	6

As the objections usually heard against particular classes of immigrants are leveled at the Italians, Poles, Russians and Hungarians, I have grouped the criminals and paupers of these four countries on the one hand, and those from English speaking countries on the other. I select the latter to compare with the first named for the reason that so much has been said of the easy assimilation with us of our British cousins, because they speak the same language, spring from the same stock, and will sooner become "Americanized" than the others, that by comparing the best and the worst (according to popular estimate) an interesting and perhaps instructive exhibit may be furnished. In order that the comparison may be fairly based, I give the number of arrivals in each group for the five years preceding and including the census year in which criminal and pauper statistics were taken; the totals showing that those in the group of what may be termed Southern Europeans are nearly two-thirds as large as those from Great Britain, and therefore, the totals of undesirables should bear the same proportions, to place them on a level. The figures in every column show the English-speaking people so far in the lead, both in respect of criminals and paupers, that it almost staggers belief. Thus in the class of criminals confined in our prisons in 1890, the number of natives with one foreign parent from Great Britain or Canada are 2229 and only 9 from Southern Europe; of both parents foreign, there were 9104 English speaking and but 69 from Southern Europe; of both parents foreign, but of different nationalities, 1017 of the assimilable class, and but 6 of the others; while of the nationality of foreign parents of criminals born abroad and here, there were 41,426 of English-speaking people as against 2192 of those who are not readily assimilated because they do not speak our language. The same results substantially are found in the pauper classes except that in the last column we find 40,985 English-speaking parents as against 1035 Southern Europeans. These figures demonstrate that those who more readily assimilate with us furnish the greatest number of criminals and paupers.

But after all, the question to be asked and the problem to be

solved are these, Are we making gains and improvement in keeping out bad elements? and, How can the weeding process be still more improved?

That there has been decided improvement in the matter of inspection by the immigration authorities at New York since the Federal Government superseded that of the State officials, the figures amply demonstrate; that the laws can be amended so as to produce still better results, I confidently believe. The policy of the United States officials at the Chief Immigration Station from the beginning has been to strengthen the medical and other inspection force at the threshold, and thus reduce the number to be cared for after landing. This necessarily increased the expense at the starting point, but materially reduced it at our hospitals, making the total expense less. Not only did it save to the government in the matter of caring for those who fell into distress within the year from landing, as evidenced by ascertainable figures, but it must have saved largely in the classes not separated or distinguished, who, after the year, fall as burdens upon local communities. For instance, the Federal authorities at New York turned back to Europe, in the first two years and seven months of their administration, twice as many as the State officials did in the five years preceding Federal control. Under the State authorities the daily average attendance of those who were cared for within the year of landing at the expense of the "Immigrant Fund" reached 266, while under the Federal authorities it fell to 73½ in 1891, and 81 and a fraction in 1892, with increased immigration during the latter years. The number of insane immigrants (the most serious burden), under Federal officials, never reached 25 per cent. of those turned over to them by the State Board, after disposing of the subjects so transferred by recovery, death or removal to local institutions at the end of the year. There are other corroborative evidences of improvement in the sifting process.

The number of steamship tickets for immigrants returning to Europe, based upon reduced or charity rates, issued by the companies to persons having some means, but who failed in

successfully competing here for a livelihood, show a decreasing tendency; the figures from several of the more important lines marking in 1892 a decline of 25 per cent. over those of 1889.

The number of immigrants returned to Europe at Government expense was reduced from 109 for 1891 to 11 for 1892. The old law prevailed for the first three months of 1891, during which 36 of the 109 were returned, but the same law governed for the rest of the stated time, and material improvement is shown in these reduced figures.

I believe, however, that further practical improvement in the sifting process is possible and available. While every plan must in the nature of things be in a sense experimental, and none can be expected to yield absolutely perfect results, I still adhere to suggestions heretofore made on various occasions, and conclude this paper by quoting, as pertinent to this point, from an address on the subject of immigration delivered by me at Cooper Union, New York, in January last.

PLAN RECOMMENDED. SUB-AGENTS' CERTIFICATION. INSPECTION HERE AND
COMPULSORY RETURN AFTER LANDING.

The plan that I would suggest is that laid down in Dr. Kempster's and my report referred to, from which I have seen no reason to deviate in its general features, except to add a clause vesting in the President the power to suspend immigration temporarily in the case of threatened pestilence, and possibly an educational qualification; the Report having been written before the outbreak of the typhus and cholera of last year, and before illiteracy statistics were kept at the Immigration Bureau. I would hold the sub-agents of steamship companies, of whom there are many thousands scattered over Europe, responsible for the sale of a ticket to a prohibited person, reaching him not directly by our law, for that is impossible, but striking at his pocket through the steamship agencies or companies in this country; compelling him to pay the return passage of a defective immigrant and levying a fine in each instance in addition, if necessary; or in other words, imposing a penalty which in a single case would wipe out the commissions received in a great many. The sub-agent, in almost all cases, knows the applicant personally; lives in the village with him; is familiar with his family history; knows his conduct and deportment, and his mental and physical defects, better than any one who comes in contact with him after he leaves his home. No

other person who can be reached knows so well. As one of the details of this plan, I would have each intending emigrant, when he applies for a ticket, sign and swear to a duplicate statement covering all necessary points, one copy to be sent through the S. S. Agents to the Inspection Bureau in the United States, retaining the other for personal presentation by the immigrant upon arrival, and which would answer as a descriptive list showing precisely what he had sworn to upon purchasing his ticket. I would continue a rigid inspection here, and besides hold every alien immigrant after landing subject to compulsory deportation, in the discretion of the courts, whenever he develops into pauperism or criminality, and until he has assumed the burdens and acquired the privileges of citizenship; or, in other words, I would have him passing through the Immigration Bureau continuously until he became a citizen. Every country in Europe deports alien paupers and criminals to their homes except Great Britain, and there is no sentiment or reason which we would violate if we adopted the same plan. This would rid us of paupers when they reach that stage, of criminals after serving their sentence, and they would properly become a burden upon the community from whence they sprang, or upon the governments to which they still owe allegiance. I regard this feature as practical and important. In a minor degree we now have this power, and it works very well. We are now authorized to return to Europe within twelve months after landing, a person who has come here in violation of the immigration laws, or who becomes a public charge from causes existing prior to landing; and under this limited power we have returned over five hundred persons during the last year, who could not be detected by any process of inspection, here or abroad, and nearly all of whom would have become a permanent burden upon some of our communities. Wipe out this year limit, extend it to cover the period to citizenship, and eliminate that requirement that we must show that the cause existed prior to landing, so as to take in one who becomes a pauper or a criminal here, and we solve the problem of how to get rid of the undesirable element coming to us from abroad. Then guard better your avenues to citizenship, and a great many of your immigration evils will disappear.

ONE FEATURE OF NATURALIZATION.

As one of the details of naturalization, I would have permanent records kept at the Immigration Bureau of the names of arriving immigrants, alphabetically arranged and indexed, and would furnish to each a certificate setting forth a brief description, with name, steamer and date of arrival, which should be required by courts of naturalization as

evidence of time of residence in this country. These papers could be recorded or filed in the various clerks' offices to guard against loss, certified copies made in case of change of residence, while the record at the Immigration Station would be available for verification in case of necessity.

JOHN B. WEBER.

THE ABUSE OF DISPENSARY CHARITY.

THIS paper was read, in substance, at a meeting of the Section on Public Health of the New York Academy of Medicine, on October 30th, 1893, in the discussion of an admirable paper by Mr. C. C. Savage, President of the Demilt Dispensary, entitled "Dispensaries Historically and Locally Considered." It is merely a presentation of some of the most important questions involved in the great problem of the proper administration of medical charitable institutions. Few seem to appreciate the difficulties in the way of those who desire to increase the good and lessen the evil done by dispensaries.

The question is: How can we prevent the abuse of dispensaries by unworthy people, while continuing to do good to the deserving poor? By "unworthy people" I mean people who are able to pay for their medical attendance, and therefore are not fit objects for charitable aid. That many such people are treated in dispensaries cannot be doubted. How great the imposition is, however, cannot be even roughly stated in numbers. Indeed, the actual number of individuals treated annually in our dispensaries is unknown. The methods of registering patients in vogue at the different institutions differ so much that it is impossible to make more than a very vague estimate of the total number. From a study of the reports of such dispensaries as publish any statements upon this point, it seems probable that at least 350,000 and possibly as many as 450,000 persons were treated in this city during 1892.

Of course the persons upon whom the results of the reception of imposters bear most directly are the physicians who are thus deprived of practice. It is natural that these should protest against the abuse. It is unfortunate that the protest has usually been against this evil, simply because certain physicians either are or think they are injured thereby. If this were all the harm done, the doctors would have a weak case, *for they knew when*

they entered the profession that among other competitors they must place dispensaries. The treatment of unworthy people is wrong, not alone, or principally, because it injures the practice of certain doctors—it is injurious to the whole public. It increases the public burden by fostering pauperism. It is not because of the injury to the business of certain eating-house keepers that rational philanthropists object to the establishment of free eating-houses, in which food is given to all who ask; it is because of the resulting increase of habits of laziness, improvidence and moral degradation. Medical advice is as much a commodity as bread, and to give the one or the other to the unworthy is wrong. Of course there is no possible excuse for giving away medical advice to any one who can pay for it, except under certain peculiar conditions.

Dispensaries and hospitals are not to be regarded as altogether similar to other charitable institutions in relation to the public. These medical charities have for their original object the care of a certain number of sick poor, but they have also something more as a reason for existence that is often overlooked. Not only do they care for these sick poor, but they also are a direct benefit to the community at large, since they protect it to a greater or less extent from epidemic diseases by their opportunities of early observation of such outbreaks. Moreover, they help to reduce the public burden by relieving the disability of some of the patients and enabling them to work actively and usefully, when they might become charges upon the public if neglected. It has been said that giving away medical advice is precisely the same as giving free food. This is not exactly true: giving free food to any one who can work for it and pay for it means giving something which has a definite value—which can be inspected and can be easily shown to be good or bad. With medical advice no such inspection is possible. Bread may be good or bad, but, at least, its quality can be easily recognized. Many poor people have not the choice of getting good advice from charitable institutions, instead of *good* advice for a moderate fee. It must be frankly admitted that very frequently the advice gotten for a moderate

fee is worse than useless, for it is bad advice. The unfortunate person has only the privilege of paying some money and getting injured as a reward. Dispensary advice may be good or bad; but if it prove bad at least the patient has saved his money.

Dispensaries must be divided into two classes when we wish to judge what class of people are proper cases for treatment: the one where patients are treated simply because they are ill, and where there is little or no instruction given; the other, the dispensaries of clinics, where the patients come, and where teaching is the main object of the institution. This latter class may rightly receive for a longer or shorter time people who are able to pay quite a fair sum for their advice, because such people are often sent there by their own physicians. They come to get a special kind of advice; they are willing to be made useful also as cases for the instruction of students. I do not wish to be understood as saying that this willingness constitutes in any way a kind of payment for their advice, but I do mean to say that it is perfectly right for teaching institutions to treat certain patients who are fairly well off.

The ordinary dispensaries almost all, if not all, make some effort to exclude unworthy applicants. That this effort is very inefficient cannot be doubted. It is difficult however to see how it can be made more efficient. It is a very difficult thing to know what constitutes a fit subject for a dispensary. To begin with, let us take the case of a person upon whom a family depends for support. The occurrence of illness either cuts down, or actually abolishes the income. Sickness not only diminishes receipts, but also increases expenses. Among the increased expenses one of the most serious is the doctor's bill. Should a dispensary refuse aid to a self-respecting and honest man on the ground that he has, by honesty and thrift, saved a little money? Is such a man to be told that, until he has paid over his last dollar to doctor and druggist, he is not worthy of dispensary aid? Surely not: yet there is no measure but money by which to gauge the fitness of applicants. Who can formulate rules for the application of our measure? What savings should exclude a single man whose income is

cut off by illness, and what amount exclude the bread-winner of a large family, likewise deprived of income? What income earned by the head of a family should be held to exclude his wife or children? In all these cases and in a great many more the amount of money which determines the fitness or unfitness is evidently not the same. Let him who can, express it in dollars and cents. We can readily see that a person able to live in comparative luxury is not a proper subject for dispensary care; and we can also see that not a few who only apply after spending their last cent in paying a doctor, have been deserted by him, not only are, but from the first were, eminently deserving of all the help we can give. In all cases the decision must rest upon the judgment of dispensary officials. It is no simple problem which is presented to them, however, in some cases. Of course the great mass of patients are evidently perfectly proper recipients of assistance.

The whole subject of medical charity and its abuse is full of complex and for the most part as yet unsolved problems. In other charitable efforts the line can be pretty sharply drawn which separates real help which elevates the recipient from the ill-advised almsgiving which degrades. The application of the principle that true charity only seeks to put the unfortunate in a position to better their lot by their own exertions is relatively a simple matter. At least we can assert that he who will not work shall not eat of our bread. The sluggard and the sot have no claim on us as citizens. They ought to reap what they have sown; they ought not to share the fruits of others' toil. Hunger must come to each of us daily. If a man fails to exchange work for food because he hates work, it is better for him to learn that hunger is quite as objectionable as work. He who relieves the idle man from the direct consequence of his idleness, encourages the vicious and defrauds the virtuous.

It is quite as true of medicine as of food or money, that aid to the unworthy produces the same kind of effects; the lazy are enabled to live at the expense of the workers.

In spite of this, the demoralization is not so great as that produced when free food or lodging or unearned money are sup-

plied. Neither the recipients nor the donors of medical aid look upon the service as they would if some more tangible thing of value than mere advice were concerned.* The doctor, as a rule, does not do his work for "charity;" he does it for his own profit. His reward is the professional advantage gained by experience with disease. The patient usually regards the dispensary as an institution where he gets assistance when he is sick; he does not think that he is receiving alms.

The fact that hunger is never contagious—never a menace to the health of any one but the individual who is hungry—still further separates medical from other forms of charity. None can dispute the right of the community to take measures to protect itself from epidemic disease as well as it is able. Dispensaries are important aids to the health-officers in such work. Many are the cases of small-pox and other infectious diseases which are discovered by them and prevented from spreading the disease-poison far and wide.

The public has a right to continue the dispensary system; its good outweighs its evil qualities. The exclusion of improper cases cannot be entirely accomplished; but the physicians in charge of the patients can do more than any one else to lessen the evil.

J. WEST ROOSEVELT.

* The truth of this statement is shown by the fact that a judge of one of the State courts ruled that medical men could not be considered as expert witnesses in court, because they "only set in motion their organs of speech." (The quotation is from memory, but substantially correct.) He evidently could not see that there was any money value connected with medical opinions or advice. Of course his decision was reversed, but it serves as an example.

RELIEF BY EXTRA PUBLIC SERVICE.

THE enormous increase in the number of the unemployed and the consequent want and distress have stirred not only individuals, but municipalities, and even commonwealths, to more serious thoughts concerning methods of relief and to the adoption of extraordinary measures to meet the extraordinary need. One very noticeable and commendable tendency under this pressure is that toward the fuller co-operation of existing agencies of relief, public and private. And it may be one of the sweet uses of adversity to teach the wisdom of harmonious, concerted action and the employment of business-like methods in giving.

Chicago, for example, with characteristic large-heartedness and characteristic zeal, when the cry for want reached her ears, raising her voice and opening her storehouses, cried "Come" to all the hungry and thirsty, and to those who had no money, "Come, buy food and lodging without money and without price!" As some New York paper put it, "Chicago advertised for tramps." The results were what might have been expected. The cheap lodging-house population diminished appreciably, if the reports of the papers are to be trusted; the small dram-shops did an unusually flourishing business, and the place became a Mecca for tramps and vagrants. But with characteristic good sense, the good people, seeing the mistake of this policy, faced about, organized a central relief society, made willingness to work a test of worthiness, divided the town into districts, and sent visitors out to find the needy in their homes. And this is the story in large of what has been done by scores and perhaps hundreds of small cities and towns.

The pressure of the increased need has brought into very common use another method of relief, not employed in ordinary times except in rewarding party fealty. I refer to the provision of extra employment by the public authorities. This method appeals to people generally as the most sensible and

the least harmful morally, as well as the most helpful economically, in such emergencies as the present. In fact, the doctrine preached by charity organization societies is "help to self-help," which, interpreted, means work, not alms; and every committee appointed in these times to consider the unemployed, begins its "practical" suggestions with a recommendation that the city provide for the employment of more laborers on the streets and in the parks, and thus reduce the army of the unemployed wage-workers, which the President of the Federation of Labor has estimated, it is reported, at three millions. Dr. Washington Gladden, in the January number of *The Review of Reviews*, says: "Whatever relief is furnished by the municipality should also take the form of wages for work. Fear of socialistic tendencies has restrained municipal authorities from making work for the unemployed, but it is difficult to see that paying people for work out of the public treasury is any more socialistic than supporting them gratuitously from the same source." He recommends, however, that relief institutions giving employment should be organized and managed by private charity rather than by the municipality.

In the midst of these suggestions and recommendations and records of practical measures for carrying them into effect, comes a word of warning from the other side of the Atlantic. The *Charity Organization Review* (London) publishes a short series of papers on "The State and the Unemployed" in which the possible dangers of the policy of relief by extra public services, municipal workshops and labor colonies are pointed out—remotely possible dangers to us, upon whom this need presses only occasionally, but impending in a country where that pressure is almost continuous. But it may not be amiss for us, so selfishly anxious to get out of the difficulty, that we are willing to be taxed our infinitesimal share that the out-of-work may have something to do and to eat,—it may be worth while for us to listen to these words from our cousins, whose experience, under similar conditions and with much the same material, should have some weight with us.

"The method," says this Charity Organization paper, "which

by a kind of inclined plane leads first, and most naturally and easily, to a system of State employment, is the method of relief by extra public service." This has been in vogue the last few years, and has usually taken the form of employment on the roads. Though this employment has been given under strictest instructions from the Local Government Board, as to the character and purpose of the work, the London Society found this to be the experience of last winter, when unusual distress was alleged: first, that the distress was really not exceptional except in two districts; second, that the men who formed the crowds of unemployed contained very few artisans—"some genuine men, but a good many loafers;" third, that careful selection was impossible, and so a large undisciplined crowd was attracted, and comparatively few of the genuine workingmen took part in it, thus defeating the object sought by the avoidance of the Poor-law (it was one of the rules that the work should not involve the stigma of pauperism); fourth, that the relief obtained in exchange for work was usually quite insufficient; fifth, that if it served as a test at all, it was a most irregular and uneven test: sixth, that a most unjust and equivocal system of payment by wage was introduced; and seventh, that a general expectation was raised that employment must and will be provided by the State.

The general conclusions drawn by the writer of this paper, I quote at length:

To prevent the better part of the unemployed working class from receiving Poor Law relief, it has been suggested in the circular letters of the Local Government Board that there should be a kind of second line of assistance, outside the Poor Law. But, as we know from last year and many years' experience, the vast majority of the claimants are not persons of this description, but men to whom it would be no indignity to apply for Poor Law aid. The "artisans and others" are few, and could be better assisted without any public supply of employment. And by the creation of the second line of public relief, that which might have been anticipated has happened—the cry for relief has each year become louder, but for relief—not from the Poor Law; and those who have raised it are not "the artisans and others," but the unsettled, unskilled laborers of the metropolis. Thus the difficulty of meeting the demand has each year increased simultaneously with the increased confusion between the several duties of the public authorities established for two such entirely different objects as poor relief and local management.

Next, if we consider the nature of such non-attractive, non-skill-requiring labor as is proposed, we find that, excepting the general proviso that it shall not carry with it the stigma of pauperism, it is in principle just the kind of work [not so in America] that Poor Law guardians have already to furnish. And every experiment heretofore has shown that in the long run such work can be furnished only on one condition, viz., that it be used as a test rather than as an employment. Thus the vestries* are saddled with a new responsibility, and are to do the impossible—to provide and pay for work for the unskilled, which is to be unattractive and yet not derogatory, and which is not to interfere with other wage-earners. They are to take the place of the guardians, and to do what guardians have learned to avoid, and yet they are not to repeat the old mistakes.

Further, the guardians method has, on the whole, been successful. The vestry system of employment [corresponding to municipal employment in America] was tried and failed long ago. Able-bodied pauperism has by a better Poor Law administration been reduced to very small proportions. Persons of the same type as the former able-bodied paupers now, it is said, require relief. So long as work can be obtained from some other source, they naturally do not apply to the Poor Law. But that they do not apply to it is made the ground of their employment by another authority. Or, in other words, the success of the Poor Law in preventing their pauperization is made the ground of pauperising them in another way. The relief is the same in its nature, though the recipient in taking it thinks he is not a pauper. In fact he is every whit as pauperized, and remains as really dependent on others, as if, without any pretence, he had received his task and his relief from the guardians. No public good is attained by substituting for Poor Law relief undisguised a doubtful and disguised pauper relief administered by vestries. It can hardly be argued that such a subterfuge is desirable in order that the recipients should keep their political franchise.

But it may be said that the experience of past years does not affect the question of the permanent employment of more men by public authorities, as post-office carmen, for instance, or on the sewers, or on the staff employed by boards of guardians. But unless the object of such employment is not relief, but a step towards bringing the industrial forces of the community under State control, is not this the same subterfuge in another form? It may be granted that public offices should employ a sufficient staff, and that, as far as possible, they and private employers should, in justice to their men, endeavor to equalize their work throughout the year. But more than this is asked, and we may press our question further. Is it meant that it should be the duty of public bodies not to do their work as economically as possible, but to employ as many men as they can? If so, let us face the consequences. Suppose that by some improvements in machinery the post-office were enabled to do its work as well, or better, with fewer hands. Then it must refrain from adopting these improvements, because it would in-

* Local administrative bodies charged with repair of churches, care of highways, etc.

volve the dismissal of workmen who had become unnecessary. Nay, logically, it would be bound to go further and abolish existing labor-saving machinery, and thus imitate the Shoreditch Vestry, which has practically substituted brooms for machines for cleansing the roads, and, doubling its expenditure, is now employing many additional hands. Most people would say that such authorities were public trustees, and had no right to spend money thus uselessly. But if this be not so, if the duty of public bodies is to make work, not to get the necessary work done, still the limits of possible employment must sooner or later be reached, and those who did not succeed in obtaining a State billet would still be left to apply to the Poor Law. Thus, if we undertake to provide employment for the unemployed on this plan, we have, in fact, no alternative but either to go by degrees backward and do by manual labor in all public offices what outsiders perform by machinery, or to bring the industrial forces of the community under control. We may be told that each local authority should have some tidying-up work always at hand to meet the difficulties of years of pressure. But this theory suggests and incites the chronic dependence on the State for employment, which only those wish who want to bring the industrial forces under control. And the tidying-up work is soon exhausted. We cannot be always spending public money on public pleasures, and satisfy a populace by perpetual park and boulevard making.

There is one argument more. Let the Poor Law authorities employ the men, not giving them relief in exchange, but wages. This is fairer, it is said, and it is treating men like men. Really the justice of the case requires exactly the reverse. Those who ask help, ask it not as workmen, who are selling their labor, but as workmen who all require relief. The need is equal, the ability various. To meet the need unequally would be unjust. Tested by their ability, some might earn, if it were a question of earning, too little relief, others too much. The just method is that adopted by the Poor Law, the unjust method is that proposed by the advocates of what we may call wages-relief."

Special emergencies will, of course, allow such provision, as they oblige feeding the starving whatever the cause which invited the crisis. Unless we are willing that the State should control the industrial forces of the community, the granting of employment by the State to the unemployed must be cautiously exercised.

"The true policy then," says our English adviser, "is exactly the reverse of that now widely advocated. Employment as a method of relief has a very limited value; and the State should not, except under the closest restrictions, be the employer of the destitute unemployed. The maintenance of the individual should as a rule be left to the individual. We want no social experiment in this direction. No scientific man in his senses repeats experiments that have failed. He works from experiment to experiment on lines of known progress. The Poor Law should be trusted, and if necessary its administration reformed and improved. It should bear the brunt of the difficulty, whatever it be; and if Poor Law guardians have not proper means for dealing with the

unemployed, they should without delay equip themselves for the task. To throw Poor Law work on the vestries is a reckless and short-sighted mistake. It must raise expectations that cannot be satisfied, and is a manifest provocation to popular disturbance. The 'artisans and others,' except in conditions of the greatest emergency, which do not at present prevail, can be much better assisted by well-administered charity than by artificial employment. Co-operation between the Poor Law authorities and charity can secure that in all cases of careful, thrifty, or better-class men, pauperism will be prevented and sufficient assistance granted. And if in cases of weakness of character or vice reclamation is possible, it can only be accomplished by personal and voluntary service. Much has been done to increase the self-respect and thrift of the poor, negatively by a better Poor Law administration, positively by the growth of workingmen's societies and other means of progress. The result of these two movements is to narrow the alternative which is before those who are inclined to take life carelessly and without foresight—to accepting either a life of pauperism or a life of independence. The clearer the choice, and the more definite the result of the choice, the better for the individual and the community. The methods now proposed obscure this choice, and vitiate this result. They teach that independence is unnecessary, and that work will come from demanding it of the public authorities. They help to keep in social weakness and in expectation of assistance just those whom we should most desire to make free and self-supporting. Certainly their distress should be alleviated, but it can only be removed slowly. The methods of State employment will neither alleviate it nor remove it. They will aggravate it and augment it, and should only be advocated by those who are bent on a social revolution by which all 'the industrial forces of the community are to be brought under control.'"

GENERAL NOTES.

THE month's development has shown what an enormous opportunity exists for charitable aid, and also what an enormous opportunity exists for injury. From two papers, the *San Francisco Chronicle* and the *Philadelphia Inquirer*, we clip the following as instances of this latter element :

"Captain McFee of the Salvation Army gave 450 men a good breakfast Thursday morning at the soup-house on the corner of Mission and Seventh streets. Then a representative from the California Construction Company came along and asked if he could get twenty-five men to work on the streets. Captain McFee went among the 450 unemployed and inquired how many men wanted to go to work, and after a solid hour's labor found eighteen, and no more. The men employed were set to work sweeping the streets, and some of them made \$1.40 for half a day's work."

"The Southern Pacific Railroad's offer to carry free of charge unemployed workingmen from the West to New Orleans has ended in failure. Several thousand men were thus carried all the way from California to Louisiana, but when the railroad company wanted these same men to work for it at good pay, they refused, and actually abused the railroad's charity by burning up ties and other property of the company for fuel. They also abused the cars in which they were carried, and hereafter the unemployed laborer of California who wants to get to the East will be forced to adopt the old plan of stepping off the distance on the railroad ties between the tracks."

In a course of lectures on "The Church and Secular Light," which the Rev. F. W. Hamilton is delivering in Pawtucket, he made, in speaking of the modern relation of the church to charity, the following interesting analysis :

"The very discussion of the relations between the church and charity is a symptom of the secularizing tendency of considerable modern thought. In former times charity, which really began with Christianity, was considered strictly religious in its nature, and was generally administered by the church. In later days the sociological side of charity has been recognized, and men have come to see that its aim is not so much the relief of present individual distress as the removal of evil conditions

and the final abolition of poverty. These conditions are internal as well as external, and the work must proceed largely on the basis of the elevation of character. To guard the life and relieve the burdens of a poor man is not necessarily a service either to him or to the community. To be so, the help rendered must include his personal elevation and purification. The elevation and purification of mankind are the work of the Church. The betterment of life and its relations is the work of the State. Which shall administer charity, which is a potent agency for bringing in these results?

"A general system of administration of charity through ecclesiastical agencies is not now possible, though there is much charitable work that can and should be done by the individual churches. The difficulties come from denominational divisions, which split up and weaken effort, the undue prominence of denominational interests in the work done, and the loss of interest on the part of those not connected with the church doing the work, or with any church. State administration is necessary wherever restraint is involved, is at present necessary very largely where institutions are needed, and should be deprecated elsewhere. State charity necessarily lacks the elements of personal contact and personal interest, and lacking these it fails in those ethical aspects which make charity most valuable.

"The Church should inspire, elevate, and direct charity, first by teaching the need of it, that is, not simply the need of financial liberality, but the need of personal interest and labor; second, by teaching the intrinsic holiness of it as in itself a divine ministry and a means for the working out of the divine plan for the perfection of humanity, thus creating a public opinion which shall not only support large private charity, but hold high conceptions of public charity, and demand their realization by public officials; third, by using its influence and its access to the public eye and ear to teach high and true ideals of charity, its nature, aims, and the spirit in which it should be given and received. If the Church will hold and teach consistently and patiently the true aims and purposes of charity, and will show men the best and most helpful ideas of charity, the Church will soon find that its spirit is dominant in all charitable work."

The corporation of St. Mark's Hospital, New York, has built a hospital which accommodates seventy-five patients. So far about \$50,000 has been raised and expended, and more is needed to carry the charitable undertaking to success. In order to raise this money, it has been decided to offer patrons' bonds of the value of \$10 each, redeemable

without interest within twenty years, at the pleasure of the corporation. Attached to each of these bonds are ten hospital coupons, each transferable and good for free treatment in the out-door department until the discharge of the patient, or good for one day of free hospital treatment, including medical attendance, medicine and board. Ten patrons' bonds will entitle the holder to dispose of a free hospital bed for a period of four months on presentation of all the coupons. The holder of fifteen bonds can dispose of a bed for six months, and thirty bonds place a bed at the disposal of the holder for a year.

A large and unique collection of rare antique and mediæval gems, many of them dating back to the Graeco-Roman times, together with fine intaglios, cameos mounted and unmounted, miniatures, mosaics and lapis lazuli, as also some old Italian and Etruscan pottery, majolica, artists' models, etc., are now on sale in the Library of the Charity Organization Society.

In addition, there are a large number of "Pastori," or antique dressed figures formerly used to represent festivals in the Romish Church. These were mostly taken from convents in Italy about the time of their suppression by Victor Emanuel over twenty years ago. They are the work of the 16th, 17th and 18th centuries, and great expression has been thrown into the heads, feet and hands, which are in a few cases composed of terra-cotta, but the majority of the figures are of wood, most delicately carved to represent saints, angels, slaves and other prominent Biblical characters. They are especially valuable for their rarity, as well as for artistic merit, and may be sold in groups. (The finest collection of these figures in the world is at the Convent of San Martino, at Naples.) The whole of the above named collection was gathered and is now donated by a gentleman who has resided abroad for a score of years, to be sold for the benefit of several charitable societies.

Connoisseurs and admirers of the antique may doubtless find much of interest and value, both for their own keeping and for unique gifts. A descriptive catalogue of the gems, with prices attached, has been carefully prepared by Prof. Hall, the Curator of the Metropolitan Museum of Art, and may be procured free of charge in Room 309 United Charities Building, N. E. Corner of Twenty-Second street and Fourth avenue, where the collection may be seen daily from 9 a. m. to 5 p. m. Purchasers will give substantial aid to several of the most deserving benevolent associations. In view of the hard times, liberal discounts are made from the values affixed by Prof. Hall.

CONFERENCES.

THE annual meeting of the New Jersey State Charities Aid Association was held at Morristown, December 18th, 1893, President Charlton T. Lewis presiding. The annual reports of the General Secretary, Mrs. Emily E. Williamson, and of the Board of Managers of the Association were read, adopted and ordered to be transmitted to Gov. Werts and to the Legislature. They contain definite and strong recommendations in favor of legislation for prison reform, and the adoption of new and better methods in the treatment of prisoners convicted of first offenses, and of juvenile offenders, and urge the establishment of an intermediary prison, or reformatory. The report of the Committee on Prisons and Penitentiaries was presented by Rev. D. R. Foster, of Trenton, and was ordered printed in the appendix to the annual report. By direction of the Board of Managers, a committee of members of that Board and of members of the Association visited and inspected some of the penal, reformatory and charitable institutions of Massachusetts in November, with especial reference to an examination of the "probation" system in the treatment of criminals, which has been adopted in that State, and of its reformatory institutions. Mr. Reynolds for this committee made an interesting report of their work and observations, containing a strong expression of approval of the probation system, and of the general management of most of the institutions that were visited. A special report on the woman's reformatory at Sherborn was made, which was emphatically commendatory of that institution and its management under the superintendence of Mrs. Ellen C. Johnson. Reports were read relating to the work done by the county branch societies in Hudson and Morris counties by their respective secretaries, Miss Cook and Mrs. Johnson. A recess until 2 p. m. was taken, and on reassembling a long and able address was made by Mr. J. H. Patterson, the warden of the State Prison at Trenton, in which crime and its causes and the methods of treatment for its punishment and suppression, and the treatment of convicts, were considered. Mr. Patterson's paper was listened to with the closest attention and deep interest. Mr. H. P. Reynolds presented a paper relating to the same subject. General discussion followed the presentation of these papers and reports.

CHARITY ORGANIZATION SOCIETIES.

ANSONIA, CONN.—A meeting was held November 20th, at which Mr. S. O. Preston, the Superintendent of the C. O. S. of New Haven, delivered an address describing the operations of that society. The plan of the local society and its relation to the city government and to the other charitable organizations was also explained by the officials.

BALTIMORE, MD.—The annual meeting of the society was held November 20th, when the following officers were elected: President, Daniel C. Gilman; Vice-Presidents, Joseph M. Cushing, William A. Fisher, Miss Mary Garrett, Rev. J. F. Goucher, D. D., Edw. Otis Hinkley, Dr. Henry M. Hurd, Miss Kate McLane, Daniel Miller, Andrew Reid, Mrs. E. A. Robinson; Secretary, William E. Hoffman; Treasurer, John A. Tomkins.

President Gilman has sent a communication to the Mayor of Baltimore in relation to supplying men with work. He enclosed a communication from President E. M. Schryver, of the Police Board, stating that "the Board has been considering for some time the difficulty of lodging tramps and others at the station houses—an evil which has been on the increase, and which this year, from their great number, presents a more serious difficulty than has ever heretofore existed." Mr. Schryver then asks for a consultation with representatives of associations interested in the matter, "for the purpose of seeing if some proper remedy cannot be devised which will correct the present evils and be a benefit to the city at large." This letter led to an interview at the Police Commissioners' office, which was attended by members of the Board, the Police Marshal, and three representatives of the Charity Organization Society. President Gilman, in his letter to the Mayor, says:

"Two things were made clear in this conference:

"1. The station-houses are already occupied at night by an unusual number of vagrant lodgers, and it is certain when colder weather comes the pressure will increase beyond what it has ever been before. One hundred and seventy-seven persons asked shelter from the police on the night of November 16.

"2. Some labor test must be provided, in order to discriminate between those who are willing to work and those who will not.

"3. The wood-yard of the Friendly Inn can provide labor for fifty or

sixty unskilled men—if the public will only buy the wood that is cut—but this degree of relief is not enough to meet the pressing and probable demands of the winter.

"4. As an additional provision, a yard for stone-breaking in another part of the city is proposed, and possibly with it a wayfarers' lodge.

"Now, the object in addressing you is to ask whether the city would buy at the lowest market price broken stone for making and repairing roads, provided it were offered in considerable quantities during the winter to be used in the spring. If so, is there any vacant lot where charitable persons may put up a shed and start this experiment? We believe that willingness to work, if work is provided, is one of the first things to be found out when distress is prevalent."

BROOKLYN, N. Y.—A special meeting of the Brooklyn Bureau of Charities was held December 11th, to consider the co-operation of the leading Charitable Organizations in the city. A committee was appointed to confer with committees from other societies. At this meeting the President, Alfred T. White, resigned, having accepted a position in the city government "in order to give my coming duties the best service." Darwin R. James was elected in his stead.

CANTON, OHIO.—The annual meeting of the society was held November 27th, when officers for the year were elected.

CHICAGO, ILL.—A meeting of most of the Chicago charities was held December 12th, as the result of a call from the Civic Federation of Charities. A resolution, reported by a committee, was finally adopted: "Resolved, That we hereby constitute a central relief committee, which shall be charged with raising contributions to meet the present emergency, and with the disbursement of same as far as practicable through existing public and charitable agencies; that said committee be composed of fifty members appointed by the chair, of which committee T. W. Harvey shall be chairman; that it shall be the duty of the committee to make a thorough canvass of every block in the city, and to record every one out of employment who may seem to be a proper subject of aid or is likely to be so. The condition and environment and tendency of every one needing aid or employment should be carefully noted, and this committee shall secure the co-operation of the churches and other organizations that may be distributing relief; that until further notice all funds for this central relief committee be sent to Lyman J. Gage at the First National Bank, and other contributions at such places as may be designated by him."

J. T. Sterling presented a resolution looking to the formation of a

central bureau of registration to prevent duplication of gifts. This became the bone of much heated contention. Col. W. P. Rend urged, with tears in his eyes, that the starving must be given aid at once, without condition or delay. The Rev. Jenkin Lloyd Jones, on the other side, insisted that too promiscuous giving would encourage professional pauperism, and he thought that the poor had better go with hungry stomachs than to acquire deformed moral habits from which they could never recover. "Let ninety-nine imposters be fed, if necessary," commented Rabbi Brown, "rather than allow one to starve to death." Miss Ada C. Sweet made a conciliatory speech, insisting that the difference between the two factions was one of method rather than of heart. The meeting finally appointed a committee of seven, with Prof. Graham Taylor as chairman, to draft resolutions.

CLEVELAND, OHIO.—The Bethel Associated Charities has organized two more relief districts, so that the whole city is now completely covered by its agents. The new order in force for several days at the soup room, whereby an able-bodied man is required to work an hour for a meal ticket, has already driven one-third of the regular applicants at the institution away; but Assistant Superintendent Seager says that a number have left town and others are planning to go south. A quartet of worthless fellows, after being refused a meal because they would not work, swaggered out of the Bethel building last night singing, "He Wouldn't Saw the Wood." Mr. W. J. Akers, who is spending much time at the Bethel, says that if the citizens would put a stop to the house to house begging by refusing to give the beggars aid, the city would be rid of that class of people in a short time. "We will help any deserving person," said he, "but a man that is too mean and lazy to work will have a tough row to hoe from this time on."

DENVER, COL.—The annual business meeting of the Society was held November 13th, when the following officers were elected: Rev. Myron W. Reed, President; Rabbi Friedman, Thomas Uzzell, and Mrs. Rhodes, Vice Presidents; Mrs. Izetta George, Secretary; Ralph Voorhees, Treasurer; Mrs. S. B. Houser, Registrar; Father O'Ryan, Dr. S. F. Shannon, and Mrs. John Arkins, Advisory Council. On November 27th the annual meeting was held. A number of addresses were made, and printed copies of the Society's report were distributed.

DETROIT, MICH.—The Charity Organization Society has done good work in opposing a scheme that had occasioned some discussion in Detroit. The proposed plan was to make a thorough canvass of the city, and assess those of its citizens having an income over \$1,000 a year,

the scale of assessments being proportionate to the incomes on which they were made. The idea was to equalize the attendant burden, securing most from those who could best afford to pay it. The disbursement of the fund thus secured was also provided for. The city was to be divided into districts, and in each district an approved representative of the proposed organization was to visit all residents, ascertain those needing assistance, and report their cases to the proper officers, under whose orders relief would be given. While commending the purpose of those interested in this movement, the Association of Charities was not in accord with their ideas of conducting it. It did not conceive the plan a feasible one, and questioned the propriety of going into every house for the information on which to base an assessment, as well as of the levying of the assessment itself. It thinks that the undertaking would not meet with a kind reception, and that, under the plan of procedure proposed, it might work more harm than good. There is a great deal of detail involved, and as volunteers would have to be depended upon, there would be danger of both inefficiency and confusion. But the Association finds its chief objection in the fact that it would soon be noised abroad that Detroit was looking after the welfare of all needy persons within her limits, and the result would be an influx of dependent persons from other cities and communities, who would be an additional burden upon the charitably disposed in Detroit. It would be difficult, as well as expensive, to avert such a result. The consensus of opinion in the Association is that the charitable organizations now in existence can best disburse the means of assistance provided for the poor, and that the work of providing for those in need can be best accomplished by methods which do not proclaim to those in trouble outside of the city that this is a good place for them to come and be made comfortable during the winter.

GRAND RAPIDS, MICH.—The Charity Organization Society having met with some criticism from uninformed individuals, Mr. A. O. Crozier wrote to the *Herald* as follows: "I am sure the gentlemen quoted did not make all the statements attributed to them. The question of the desirability of not magnifying the prevailing distress and doing the relief work unostentatiously is one of the prime tenets of this society. There is, however, a higher motive for this than the fear of injuring the city. Advertised relief multiplies unworthy applicants and makes paupers. The worthy are the poor, the unworthy the paupers. To aid the former and reform the latter is the work of the Charity Organization Society. This society wishes to act as a clearing-house only—to in-

investigate and report on all cases for the benefit of all churches, societies and charitable individuals asking our assistance, and without charge. By this we hope to systematize all charitable work, prevent duplication of relief, and establish an intelligent system to effect permanent good. Through our volunteer Friendly Visitors, of whom we now have eighty-five, we hope to eventually rebuild the character and rekindle the pride of those on the poor list who have become hardened by careless alms and abandoned ambition. By the sewing schools under our superintendence, authorized by the board of education, we aim to teach the children of the very poor a means of self-support, that they may have a destiny other than vice and pauperism. A prominent citizen, who attended the November meeting of the central council, after hearing for two hours a recital of the work done and projected, drew a long breath and wondered if we were not undertaking too much. With the co-operation we expect and are receiving, we can easily satisfy all who care to investigate our reports. A wealthy and philanthropic lady brought a list of eighteen families who had been discovered by some friendly ladies and were reported completely destitute and living on bread and water. It was proposed to send them adequate relief at once, but for precaution the C. O. S. was asked to investigate. We at once discovered that seven of the eighteen families were on the city poor list, drawing regular relief."

HARTFORD, CONN.—The Society held an important meeting November 21, and took action looking towards the more thorough co-operation of the different charitable agencies during the coming season. At the annual meeting in May a committee was appointed to report upon some plan for bringing the different charitable agencies in the city into more active co-operation, and for taking up and extending certain features of the work of the Society contemplated in the organization. The committee has been at work during the past few months, and on Saturday made a report in regard to the composition of the Board of Directors. The committee reported in favor of fixing the maximum number of directors at forty. It was originally fifteen, and was afterwards increased to twenty-four. The committee's report was adopted. The question of caring for the alleged large number of unemployed in the city was informally discussed. Several of the directors expressed themselves of the opinion that the existing charitable agencies were fully able to meet all the requirements of the situation. In order that some basis for knowing the extent of the supposed destitution in the city might be had, the superintendent was instructed to gather such information from the

different dispensing agencies as would indicate whether there is a greater call for help this year than formerly, and report on Thursday.

INDIANAPOLIS, IND.—A meeting of the Commercial Club was held December 11th, for the purpose of discussing the subject of charity in its relation to the city, a committee of the club having been previously appointed to investigate the subject. The report, after touching upon the importance of "centralized bestowal of charity" to avoid duplication of relief, spoke as follows in regard to the society: "The Charity Organization Society is now conducting its relief work under the general direction of this committee. Its work, we believe, is being well done. We have endeavored to ascertain if it was at fault in any way. We have found little foundation for any complaint or criticism. We believe that there has been no worthy case of destitution brought to the attention of the society that has not been given relief as promptly as possible. Under the arrangement of this committee with the society we are prepared to give the assurance that no worthy person in Indianapolis need suffer for food if application for aid is made; that no citizen need feel that it is necessary for him to directly give relief if he discovers or there is brought to his attention a case of destitution; that any worthy case found by any society will, if reported, receive adequate relief from this organization. It is the aim to have its work done thoroughly and in the right way. If its methods can be improved they will be changed as seems wise. We believe that this work deserves the united support of the people of the city, in whose interest it is conducted. It is hoped that well-meaning people will be careful to avoid interference with the success of the work."

LOS ANGELES, CAL.—On November 11th, the Society completed its organization by electing William Pridham, President; Mrs. R. M. Widney, First Vice-President; Mrs. H. G. Beth, Second Vice-President; Mrs. S. C. Hubbell, Third Vice-President; T. J. Stewart, Secretary, and the Farmers' and Merchants' Bank, Treasurer.

LOUISVILLE, KY.—In a circular to its members asking further aid, the Society states the following: "As an evidence of what the Wayfarers' Rest has done in the grossly inadequate quarters we now occupy on First street, we would mention last year's work. We took care of 1,276 persons, furnished them 10,471 lodgings and 29,755 meals, and paid our expenses by the sale of kindling wood, etc."

MEMPHIS, TENN.—It is gratifying to be able to state that the United Charities is firmly established, and is now engaged in the work for which it was organized. The association is in daily receipt of about \$100, and

this amount is being applied as rapidly as it is received. It is apparent enough, however, that in the face of the vast work to be done, this amount is pitifully inadequate. The association proposes to give employment to the idle, and to put the distressed in the way of earning relief for themselves. It proposes to make giving systematic also, and to cover a wider field than is possible to any unorganized charity. To further both these ends a coal-yard is thought of. It is proposed, too, that a regular system of woman's work shall be founded by the organization, both for the purpose of providing employment for needy women, and for rendering available large supplies of clothing at a moderate cost. To do all these things, the United Charities requires a full and hearty co-operation. Its principal need is an increased membership.

MINNEAPOLIS, MINN.—The *Minneapolis Tribune* pays the following tribute to the Associated Charities: "The association is handled in a scientific manner, with a view to the discouragement of mendicancy as well as the relief of distress. By a system of records and wise surveillance the deserving are sought out and assisted and the undeserving and 'professional' applicants are taught that they must work if they would eat. During the year ending September 25 the association furnished temporary employment in 10,297 cases, and steady work to 216 applicants. Of those who received temporary employment 7,224 were women and 3,073 were men. Of the steady situations, 159 were secured by women and 57 by men. Forty-four children have been taken from vicious or pauper parents or from the streets and sent to the state school at Owatonna. To other institutions 27 children have been sent. The cases of distress relieved either by employment furnished or direct aid ran into the thousands. The association deserves liberal support from the citizens of Minneapolis, and we trust will receive it this winter in a greater degree than ever before."

MONMOUTH, ILL.—A relief association, to care for those in need in the city during the coming winter, was organized December 7th, with Mayor W. B. Wolf, president. Every church in the city and all of the fraternal organizations are represented in the association.

NEWARK, N. J.—At the meeting of the Associated Charities, November 21st, the methods of assisting the Citizens' Relief Committee in helping the deserving poor were discussed. It was agreed that the directors had more experience in dispensing charity than the citizens, and when it was suggested that a part of the money raised be loaned to unemployed mechanics, the scheme was approved of. This plan was considered an excellent one, for the reason that many men would not

object to receiving money under such conditions, but would be opposed to receiving it as charity. It is proposed if the Citizens' Committee approve of the scheme, to investigate thoroughly the appeal of each applicant. The names will be kept secret. Only residents of this city will be relieved. It was said that if soup-houses and relief stores were opened undeserving people would be relieved, and those in actual want might be neglected.

NEWBURG, N. Y.—At the annual meeting of the society, the offices were filled, as follows: President, Mrs. Frederick Delano Hitch; Vice-Presidents, Mrs. W. H. Kelly, Rev. Rufus Emery; Secretary, Miss Mary Ackerly; Treasurer, Miss R. M. St. John; Assistant Treasurer, Miss Mary Connelly; Superintendent of Employment Bureau, Mrs. Mary G. Wood; Treasurer Penny Provident Fund, George B. Carver; Secretary Penny Provident Fund, Miss Mary E. Wood. The report states: "We emphasize the fact that our records are held in confidence and are accessible only to those who have a legitimate interest in enquiries relating to particular cases. Especially to churches and charitable societies we offer the help of our registry as a protection against the peril of giving unconsciously encouragement to dishonest mendicancy." Plans for running and maintaining a wood-yard, as is done in other cities, were discussed, and it was stated that \$200 had already been pledged for the purpose. For several years we have been urging the establishment of some labor test by which men able and willing to work might earn the relief needed for themselves and their families. The time seems to have come when our community should be urged to immediate action in this matter. As long ago as in 1874, all able-bodied men receiving outdoor relief at the almshouse were employed in breaking stone for the roads. This plan was abandoned several years later. In the meantime the amount given by our city in outdoor relief has increased from \$2,442 in 1877-78, to \$6,277 in 1892-93. For a few weeks in the winter of 1891, our almshouse commissioners acted in concert with the street cleaning department, which employed sixteen men for a period of six weeks, giving in all 112 days' work, the almshouse commissioners paying for the work done. It was very unfortunate that this plan was not pursued, and we come again before the public to urge some similar movement this winter, when the calls for work and relief will be greater than for many years past. Our society could tell you of numerous families which are supported largely by the labor of the wives and mothers, while the men sit idle at home or in a liquor saloon. Is it not our duty to establish a labor test for men,

whereby an honest livelihood could be earned while work is not to be obtained elsewhere?"

PORTLAND, ME.—The annual meeting of the Associated Charities was held December 8th, when the following officers were elected: President, Mr. E. P. Chase; Vice-Presidents, Rev. William T. Phelan, Dr. H. M. Nickerson; Secretary and Treasurer, Miss C. M. Patten; Attorney, Byron D. Verrill; Chairman of Nominating Committee, Mrs. Henry Taylor. The annual report was then made by the Secretary, Miss Patten, and accepted.

ROCHESTER, N. Y.—A well-known business man has made a generous offer to the Charity Organization Society, as a result of which that society is enabled to offer to the poor the opportunity to purchase coal in small quantities at cost. Two coal-yards will be opened, at which coal will be sold by the basket in the morning from 9 to 12 o'clock on the east side of the river, and in the afternoon from 2 to 5 o'clock on the west side. The use of these yards for the winter has been generously donated by Messrs. Dyer & Clark for the east side, and for the west side by Ellsworth & Grant, as lessees, until February, and Willis & Robbins, as owners, after that date. Coal will be sold only on the presentation of tickets, at the following rates: Twenty pounds for five cents, forty pounds for ten cents and eighty pounds for twenty cents.

ST. LOUIS, MO.—Already the steps taken for bringing about a system of associated charities, under the name of the Saturday and Sunday Hospital Association, are beginning to bear fruit. At the last meeting of the committee having the matter in charge it was determined, so far as possible, to follow out the plans adopted by the New York Association.

SCRANTON, PA.—At a meeting of prominent citizens on November 25th, a committee was appointed to prepare a plan for the organization of an Associated Charities. At a second meeting, held December 12th, the Society was organized, and E. H. Whipple elected President.

SOMERVILLE, MASS.—A meeting was held November 25th, for the purpose of discussing the question of charity organization, with a view to organizing a Society. But the meeting adjourned without taking definite action.

WALTHAM, MASS.—The Associated Charities, which for several years has attempted little work, has been reorganized, and is actively engaged in helping the needy.

GIFTS AND BEQUESTS.

BAILEY, William, Melrose, Mass. Will filed December 9th. Melrose Public Library, "2 shares;" Y. M. C. A., "2 shares." Shares estimated at \$1,000 each.

BURRAGE, Alvah A., Boston, Mass. Will filed November 23d. New England Hospital for Women and Children, \$10,000; Town of Leominster (for public library), \$5,000.

CARNEGIE, Andrew, New York, N. Y. By gift. Pittsburg Hospital Sunday Association, \$1,000.

CARLIN, Frederick, Philadelphia, Pa. Will filed November 29th. Little Sisters of the Poor; Seminary of St. Charles Borromeo; Catholic Maternity Hospital, residuary estate.

DEITCH, Joseph, Indianapolis, Ind. Will filed December 11th. Indianapolis Benevolent Society, \$2,000; Hebrew Orphan Asylum, of Cleveland, O., \$4,000; Home for Aged Hebrews, Cleveland, O., \$4,000; Indianapolis Orphan Asylum, \$2,000; German Orphan Asylum, of Indianapolis, \$2,000; for a new fence around the Hebrew cemetery, \$4,000; Indianapolis Hebrew Congregation, \$5,000.

DIETER, Christoph, Philadelphia, Pa. Will filed November 27. St. John's Evangelical Lutheran church, \$500.

ELDRIDGE, Mrs. Ellen Battelle, Yarmouthport, Conn. Yale University, New Haven, Conn., for two Eldridge scholarships, \$24,000; for Battelle Professorship of Music, \$20,000; for the fund of the University library, \$15,000.

FLUCK, Jonathan, Philadelphia, Pa. By will. Memorial Methodist Episcopal church, Methodist Episcopal Hospital, reversion of residuary estate.

GUTHRIE, S. S., Buffalo, N. Y. Will filed November, 29. Requests heir to give \$500 to the Newsboys' and Bootblacks' home.

HICKEY, Nicholas, Nashville, Tenn. Will filed December 8th. St. Mary's Catholic Orphanage, \$200; St. Margaret's Hospital, \$225. The remainder of his belongings equally divided between the Catholic Orphanage and St. Margaret's Hospital.

KEENE, Margaret, Buffalo. Will filed December 7th. Residue of estate divided between St. Vincent's Female Orphan Asylum, the

Asylum of Our Lady of Refuge of Buffalo, and the St. John's Male Orphan Asylum at West Seneca.

KELLOGG, George H., San Francisco, Cal. Will filed November 22d. Third Congregational Society of San Francisco, \$1,500; Congregational Church of Redwood City, \$1,000; Pacific Theological Seminary of Oakland, \$1,000; Young Men's Christian Association of San Francisco, \$1,000. Value of estate, \$90,000.

MEANS, Charlotte A., Boston, Mass. Will filed November 23d. Woman's Board of Missions (Congregational), \$1,000; American Home Missionary Society, \$1,000.

MEYERS, Sarah, Atglen, Pa. By Will. Bellevue Presbyterian Church, \$2,000.

MOFFETT, Charles E., Philadelphia, Pa. Will filed December 1. Pennsylvania Hospital and Episcopal Hospital, reversion of residuary estate.

SMITH, Joseph F., Philadelphia, Pa. Will filed December 1. St. Joseph's House for Homeless Boys, one-half interest in house 1319 Juniata street.

SEVILLA, José, Lima, Peru. By the decision of the Court of Appeals in favor of the Sevilla Home for Children in New York, it is probable that the wish of José Sevilla to provide an institution for the care of young girls will be carried out. That purpose was declared in a will probated in Lima, Peru, in 1886, but has hitherto been hindered by the litigation just closed.

SHIELDS, Alfred W., Richmond, Va. Will filed November 29. University of Virginia, Charlottesville, Va., \$18,000. Value of estate, \$20,000.

TROWBRIDGE, Ezekiel H., New Haven, Conn. Will filed December 2. First Ecclesiastical Society of New Haven (Centre Church), \$5,000; Ladies' Home Missionary Society of First (Centre Church), \$5,000; Theological Seminary connected with Yale College, \$5,000; Home for Aged and Destitute Women, \$2,500; New Haven Orphan Asylum, \$2,000. Value of estate, \$1,500,000.

WILSON, Mrs. Emily Vaux, Philadelphia, Pa. Will filed December 14. Children's Aid Society, of Media, \$1,000; Christ Protestant Episcopal Church, Media, \$2,500; one-half of residue in trust for the Philadelphia Lying-in Charity, for the maintenance of as many free beds as it will sustain, to be known as the "Ellwood Wilson Free Beds," and dedicated to the memory of Dr. Ellwood Wilson, her husband's father;

balance to be held in trust by her executors for the benefit of the University of the South, at Sewanee, Tennessee, the income only to be paid over.

WINTERS, Anton, Philadelphia, Pa. Will filed December 11. German Hospital, \$5,000; to the Mary J. Drexel Home, \$1,000; to the German Branch of the Young Men's Christian Association, \$500. Estate estimated at \$100,000.

Charity Organization Society Summary for November and December, 1893.

	DECEMBER, 1893.	DECEMBER, 1892.	NOVEMBER, 1893.	NOVEMBER, 1892.
Financial.				
Current receipts from contributions.	\$8,120	\$6,245 50	\$3,776	\$3,622
Current expenses.....	\$3,605 18	\$2,866 17	\$3,547 51	\$2,942 50
New members.....	101	69	78	77
Registration Bureau.				
Requests for information.....	423	268	193	312
Reports sent out.....	601	486	324	538
District Work.				
New cases.....	1282	601	993	409
Visits by agents.....	2,775	2,371	2,015	1,673
Consultations at offices.....	572	565	455	438
Street Beggars.				
Total number dealt with.....	73	59	59	51
Of whom were warned.....	23	30	20	25
Of whom arrested and committed.	50	29	39	26
Wood Yard.				
Days' work given.....	1734	560	860	
Loads of wood sold.....	660		661	
Laundry.				
Women employed.....	52	38	47	31
Days' work given.....	512	479	531	453
Receipts for work done.....	\$984 65	\$700 81	\$801 74	\$704 88
Penny Provident Fund.				
Stamp stations.....	226	206	225	201
Depositors.....	31,053	26,732	31,441	26,405
Deposits	\$16,330 92	\$15,717 56	\$19,397 54	\$18,025 86
	(151)			

REPORT OF THE DEPOSITS OF THE PENNY PROVIDENT FUND,

DECEMBER 1, 1893.

STATIONS.	DEPOSITORS.	AMOUNT.
Central, N. E. Cor. 22d st. and Fourth ave.	85	\$88.85
1st District, 150 Nassau st.	30	13.91
6th " 1473 Broadway	7	5.51
7th " 214 East 42d st.	50	43.57
10th " 165 West 127th st.	25	33.82
St. George's, 207 East 16th st.	150	104.47
Holy Trinity, 46 East 43d st.	100	58.10
Judson Memorial, So. Washington sq.	25	41.98
Working Girls' Prog. Club, 229 East 19th st.	150	104.91
Girls' Endeavor Society, 59 Morton st.	70	38.60
Church of Reconciliation, 248 East 31st st.	180	120.54
Holy Cross Mission, Avenue C and 4th st.	10	16.32
Galilee Mission, 340 East 23d st.	100	53.83
United States Savings Bank, 1048 Third ave.	3,503	1,700.00
St. Bartholomew's Parish House, 209 East 42d st.	1,247	731.16
Mrs. J. Fellowes Tapley, 64 Clinton Place	30	21.76
Cold Spring Harbor, N. Y.	20	25.25
Mrs. Frederick Hoffmann, 40 East 112th st.	10	5.00
Thread Needle Club, 79 Second ave.	40	22.52
Enterprise Club, 136 East 12th st.	55	52.41
Grace Parish, 132 East 14th st.	200	380.77
St. Chrysostom's Chapel, 7th ave. and 99th st.	150	75.28
Grace Parish Benevolent Society, 132 East 14th st.	90	33.47
St. George's Girls' Friendly Society, 207 East 16th st.	90	100.31
St. John's Chapel, 34 Varick st.	200	158.09
The Steadfast Club, 125 East 113th st.	100	124.00
Good Will Club, 278 President st., Brooklyn.	50	54.22
Working Girls' Friendly Club, 150 East 74th st.	103	122.22
Riverdale Library Association, Riverdale, N. Y.	100	42.66
Unitarian Mission School, 14 Fourth ave.	130	35.05
Church of Heavenly Rest, 128 East 47th st.	400	580.74
Far and Near Club, 40 Gouverneur st.	50	20.45
Rivington Street, 95 Rivington st.	500	245.86
St. Michael's Church, 225 West 99th st.	200	217.68
Woman's Franch of New York City Mission:		
Broome Street, 395 Broome st.	110	86.07
Olivet, 63 Second st.	186	137.40
DeWitt Memorial, 280 Rivington st.	450	241.41
7th Presbyterian Church, 138 Broome st.	100	25.02
Second German Baptist Church, — West 43d st.	70	18.90
Brick Church Branch School, 228 West 35th st.	150	175.78
Middle Dutch Church, 50 Seventh st.	500	300.72
Working Girls' Society of 38th Street, 222 West 38th st.	160	66.88
Emmanuel Church, 307 East 112th st.	50	1.33
Columbia Club, 245 West 55th st.	75	72.26
St. Augustine's Chapel, 105 East Houston st.	2,314	594.73
Industrial Society, 78 Willow ave., Hoboken.	80	50.48
East Side Chapel, 404 East Fifteenth st.	180	123.27
1st Reformed Episcopal Church, Madison ave. and 55th st.	100	44.45
St. Ann's Parish Guild, 7 West 18th st.	15	10.00
Manhattan Working Girls' Society, 440 East 57th st.	100	98.25
The Fry Club, 244 West 26th st.	125	58.15
Sunnyside Day Nursery, 51 Prospect pl.	20	23.41
Calvary Chapel, 220 East 23d st.	65	73.65
Emma Lazarus Club, 58 St. Mark's pl.	5	2.85
Sheltering Arms, 504 West 123th st.	92	86.22
Helping Hand Society, Allegheny, Pa.	60	45.60
Pittsburg Newsboys' Home, Pittsburg, Pa.	50	75.00
Mariners' Temple, 1 Henry st.	40	10.74
St. Mary's Girls' Friendly Soc., Classon and Willoughby aves., Brooklyn.	100	107.65
Stern Bros., 32 West 23d st.	300	538.45
St. Mary's, Lawrence st., Manhattanville.	110	95.50
Reformed Church, Mott Haven, 3d ave. and 146th st.	35	14.36
St. Michael's Girls' Friendly Society, 225 West 99th st.	35	28.80
St. Clement's School, Henderson, Ky.	25	30.20
Bethlehem Church, 195 Bleeker st.	50	51.02
Trenton Working Girls' Society, 112 N. Montgomery st., Trenton, N. J.	20	6.59
Annex Club, 124 Roosevelt st.	40	21.12
H. O'Neill & Co., 329 6th ave.	362	247.24

STATIONS.	DEPOSITORS.	AMOUNT
Ch. of the Holy Communion, 324 6th ave.....	325	\$265.00
Grace Church, The Heights, Brooklyn.....	125	91.41
Church of the Merciful Saviour, Madison st., near 10th, Louisville, Ky..	45	19.00
Madison Mission, 209 Madison st.....	280	55.99
Loyal Temperance Legion, Co. A., Florence, N. J.....	60	67.32
The Folds, 92d st., and 8th ave.....	40	28.97
United Workers and Woman's Exchange, 49 Pearl st., Hartford, Conn..	75	36.13
Young Women's Hebrew Association, 206 East Broadway.....	20	6.99
Greenwich, Conn.....	177	90.34
Church of the Ascension, 5th ave. and 10th st.....	200	88.96
Bethlehem Mutual Improvement Club, 196 Bleecker st.....	20	770.40
West Side Savings Bank, 56 Sixth ave.....	900	7.94
House of Prayer Mission, 13 State st., Newark, N. J.....	200	247.15
St. Mark's Mission, 288 East 10th st.....	200	63.52
Church of Disciples of Christ, 323 West 56th st.....	175	284.50
Charles E. Davis, 79 Jefferson Market.....	75	44.93
Good Will Club, Hartford, Conn.....	160	34.75
St. Andrew's Girls' Friendly Society, 127th street and 5th ave.....	25	6.51
Plymouth, 13 and 15 Hicks st., Brooklyn.....	754	890.37
Industrial Schools of the American Female Guardian Society:		
School No. 1, 552 First Avenue.....	56	17.61
School No. 2, 418 West 41st st.....	90	61.16
School No. 6, 125 Allen St.....	119	49.34
School No. 10, 125 Lewis St.....	160	101.74
School No. 11, 52d St. and Second Ave.....	117	29.06
St. Mark's Mission, Philadelphia, Pa.....	50	91.50
Library, N. Y. Bible and Fruit Mission, 416 East 26th st.....	60	28.08
Lodging House, N. Y. Bible and Fruit Mission, 416 East 26th st.....	10	10.00
Neighborhood Guild, 747 Forsyth st.....	200	131.16
Workingman's School, 109 West 54th st.....	95	111.80
Girls' Friendly Society, Cold Spring, N. Y.....	35	27.20
Hudson St., 362-364 Hudson st.....	237	169.90
Bethlehem Band, 196 Bleecker st.....	40	24.87
West End Working Girls' Society, 454 West 42d st.....	60	35.99
Prospect Hill Club, 113 East 45th st.....	25	30.98
Charity Organization Society, Lockport, N. Y.....	100	62.15
Chapel of the Messiah, 94th st., and Second ave.....	15	6.29
Grace Church, Utica, N. Y.....	120	87.21
The Playground, 11th ave. and 50th st.....	100	18.49
Young People's Association, 1149 1st ave.....	150	45.12
Simpson, Crawford & Simpson, 309 6th ave.....	306	333.46
Pansy Club, 355 East 62d st.....	75	89.62
St. Mark's Mission, West Orange, N. J.....	15	25.24
St. Peter's Church, State st., Brooklyn.....	75	68.14
St. Clement's Sewing School, 9 University Place.....	150	59.07
Warburton Chapel Mission, Hartford, Conn.....	40	45.00
St. John's Church, Bridgeport, Conn.....	10	9.07
Church of the Messiah, Greene and Clermont aves., Brooklyn, N. Y.....	130	40.18
Park Avenue Chapel, Brooklyn, N. Y.....	200	118.65
DeWitt Chapel, 160 West 29th st.....	305	281.79
Calvary M. E. Church, 129th st. and 7th ave.....	29	22.50
St. Luke's Girls' Friendly Society, Utica, N. Y.....	20	8.90
Calvary Baptist Branch, 68th st. and Western Boulevard.....	175	126.55
The Boys' Club, 125 St. Mark's pl.....	250	89.90
Madison Square Church House, 430 Third ave.....	150	146.12
Lenox Hill Club, 163 East 70th st.....	5	4.00
Free Reformed Sunday-school, Grand St., Jersey City, N. J.....	245	28.71
Boys' Club, Portland, Me.....	13	7.37
Associated Charities, Wilmington, Del.....	609	352.70
Riverside Association, 259 West 60th st.....	85	63.36
Emanuel Sisterhood Mission School, 43d st. and Fifth ave.....	40	49.73
Good Will Chapel, 221 East 51st st.....	28	13.40
Allen Memorial, 91 Rivington st.....	175	45.84
Boys' Club, Lake Forest, Ill.....	20	10.00
Alro-American Penny Savings Bank, Hampton, Va.....	225	107.85
Boys' Mutual League, Washington ave. and 176th st.....	20	21.49
Home Life No. 4, 38 Cherry st.....	91	4.84
Dolphin Jute Mills, Paterson, N. J.....	59	37.99
Hull-House, Chicago, Ill.....	535	138.23
St. Paul's, Clinton st., Brooklyn.....	50	40.56
St. Faith's Club, 9 University Place.....	10	5.50
First Pres. Ind. School, Saginaw, Mich.....	10	3.97
C. O. S., Ithaca, N. Y.....	75	5.85
Boys' Club, 430 Third ave.....	10	6.30

STATIONS.	DEPOSITORS.	AMOUNT.
Far and Near Club, Rochester, N. Y.	50	\$15.21
Waterbury, Conn.	749	174.95
Working Girls' Circle of Jersey City, Jersey City, N. J.	75	32.90
Bay Ridge Free Library, Bay Ridge, N. Y.	135	120.87
St. Paul's M. E. Church, Richard and Sullivan sts., Brooklyn, N. Y.	60	20.74
Albany Boys' Club, 119 State st., Albany, N. Y.	126	65.60
Nyack, N. Y.	123	35.74
Girls' Working Club, Fortchester, N. Y.	23	5.00
Fort Wayne Relief Union, Fort Wayne, Ind.	25	19.50
St. Andrew's G. F. S., Wilmington, Del.	55	44.41
St. Paul's G. F. S., Rochester, N. Y.	50	50.41
Branch of the Y. W. C. A., 1509 Broadway	20	25.00
Grace Church, Orange, N. J.	20	45.25
Hope Club, Fike st., 34 Fike st.	130	85.16
Industrial Schools of the Children's Aid Society:		
Astor Memorial, 256 Mott st.	60	41.08
Sullivan st., 221 Sullivan st.	300	101.55
Duane st., 9 Duane st.	50	25.15
East River, 247 East 44th st.	205	80.78
East Side, 287 East Broadway	105	6.78
Eleventh Ward, 205 8th st.	86	37.43
Fourth Ward, 28 Fike st.	70	2.14
Fifth Ward, 36 Beach st.	10	5.00
Fifty-second st., 573 West 52d st.	345	121.45
German, 272 2d st.	108	35.03
Henrietta, 215 East 21st st.	93	80.01
Italian, 156 Leonard st.	328	47.31
Jones Memorial, 407 East 73d st.	312	235.29
Phelps, 314 East 35th st.	50	39.55
Rhinelander, 350 East 88th st.	10	5.00
Sixth st., 632 6th st.	63	19.41
West Side, 207 West 2nd st.	10	14.76
West Side Italian, 24 Sullivan st.	10	5.00
Sixty-fourth st., 207 West 64th st.	75	39.76
Notre Dame Club, 71 Seventh ave.	50	15.39
King's Daughters and Sons, Tenement House Chapter, 77 Madison st.	600	125.55
Second st. Working Girls' Society, 6 2d st.	10	5.00
Knox Memorial, 514 Ninth ave.	119	162.62
Missione Dello Spirito Santo, 29 Front st., Brooklyn	10	6.88
Girls' Club of St. Thomas' Chapel, 230 East 59th st.	20	15.30
St. Paul's Church Mother's Meetings, Rochester, N. Y.	33	47.18
St. Thomas' Chapel, 220 East 59th st.	150	39.03
All Angels' Parish House, 155 West 61st st.	225	112.79
M. Y. O. B. Club, Rochester, N. Y.	10	13.08
Grace Church Boys' Club, 410 East 14th st.	25	12.80
Girls' Friendly Society, Zion and St. Timothy Chapel, 418 West 41st st.	10	4.22
Grace Church Boys' Club, A. D., 410 East 14th st.	9	1.83
North Side Boys' Club, 208 Bleecker st.	75	26.33
Palisades Library, Palisades, N. Y.	50	88.41
East 44th st. Lodging House, 247 East 44th st.	25	16.13
The Junior Club, 53 West 53d st.	125	158.39
Afro-American Penny Savings Bank, Waccamaw, S. C.	25	17.00
Ursula Lunch Club, Chicago, Ill.	25	20.79
Baptist Church of Redeemer, 131st between Lenox and Warren aves.	10	8.95
Armitage House, 343 West 47th st.	25	18.05
Tremont Baptist Church, Washington st., Tremont	10	5.72
Excelsior Circle, 120 Willow st., Brooklyn	16	14.45
Hope Club, 104th st. and Boulevard	15	13.35
Christ Congregational Church, Mount Hope, N. Y. City	20	28.26
The United Workers, Hushing, N. Y.	370	240.95
South Brooklyn Frog Club, 325 Henry st., Brooklyn	25	14.06
Ogontz Lunch Club, Chicago, Ill.	20	14.52
Pressing On Circle, Nyack, N. Y.	25	7.55
The Gleaners, Oyster Bay, N. Y.	10	9.75
Helping Hand of Bethany Church, Tenth ave. and 36th st.	50	36.15
Pickaway, W. Va.	10	4.00
Grace Baptist Church, 97th st. and Park ave.	25	19.80
Sedgwick st. Congregational Church, 388 Sedgwick st., Chicago, Ill.	25	23.00
Antioch Baptist Church, 352 West 35th st.	10	7.79
Central Baptist Church, 220 West 42d st.	25	10.00
Faith Mission, Withers st., Brooklyn	50	25.31
Railroad Men's Building, 361 Madison ave.	100	60.74
Throop ave. Mission, Throop ave. near Ellery st., Brooklyn	40	0.00
St. Luke's, G. F. S., Rochester, N. Y.	53	123.33

STATIONS.	DEPOSITORS.	AMOUNT
Vermilye Chapel, 194 Tenth ave.....	150	\$59.75
Itali in Methodist Mission, 517 East 117th st.....	50	5.26
Brooklyn Guild, 245 Concord st., Brooklyn	50	16.25
Belmont Station, 184th st. and Monroe ave.	50	13.99
Hope Chapel, 339 East 4th st.....	150	72.68
Central Church, Gooquet and Liberty sts., New Orleans, La.	30	10.00
Boys' Club, Madison ave. M. E. Church, 320 East 54th st.....	20	5.00
W. Y. N. T. Society 16 Bible House	20	5.00
Boys' Free Reading Room, 8 West 14th st.	50	20.00
Norwich, Conn.....		5.00
Amount due depositors in 31 closed Stations.....		208.80
225 Stations.....	31,441	\$19,397.54